

Long Term Care Insurance

You (and your spouse, if you're married) have *60 days* from your entrance date to apply for Long Term Care Insurance using the abbreviated underwriting application with only a few health-related questions. If you apply **AFTER** the 60-day period, you will have to use the long underwriting application with numerous health-related questions, and possibly a review of medical records and/or an interview with a nurse.

The **Federal Long Term Care Insurance Program (FLTCIP)** provides long term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and adult children.

If you're newly employed in a position that conveys eligibility for FEHB coverage, you can apply for long term care insurance, even if you don't enroll in the FEHB Program. Check with your human resources office if you are unsure about your eligibility.

Long term care insurance is **NOT** just for older people. Forty percent of the persons receiving long term care are working age adults between the ages of 18 and 64, with many of these people receiving it as they recover from an accident or crippling disease. The cost of the insurance is based on your age when you apply - the older you are when you apply, the higher the premiums. Certain medical conditions, or combination of conditions, will prevent some people from being approved for coverage. Not everyone who applies will be approved for the insurance coverage.

You can read more about the FLTCIP, and apply for it, at www.ltcfeds.com .